

What is "totalization"?

The Social Security Act allows the President of the United States to enter into international agreements to coordinate the U.S. social security programs with the social security programs of other countries. These agreements are known as "totalization agreements." The United States has a totalization agreement with Poland, which went into effect on March 1st, 2009.

What is the purpose of a totalization agreement?

Totalization agreements have three main purposes:

- A. To eliminate dual social security coverage and taxation. This situation occurs when a person from one country works in the other country and is required to pay social security taxes to both countries for the same work;
- B. To avoid situations in which workers lose benefit rights because they have divided their careers between two countries. Under an agreement, such workers may qualify for partial U.S. or foreign benefits based on combined work credits from both countries.
- C. To increase benefit portability by guaranteeing that neither country will impose restrictions on benefit payments based solely on residence or presence in the other country.

How does this affect me?

If you have previously worked in the United States, you may qualify for full or partial benefits from the U.S. Social Security program. In order to qualify, you must meet the following criteria:

- A. You must have worked at least six (6) quarters (each quarter is a three month period of the year) in the U.S.
- B. Your employment in the U.S. must have been under your own social security number. If you used another person's number during your employment, you will not qualify for benefits.
- C. You must be at least 62 years of age.

I believe that I may qualify, what do I do next?

If you believe that you may qualify for social security benefits under this program, please contact your local federal benefits unit, located in the U.S. Embassy in Warsaw:

Federal Benefits Unit
US Embassy
ul. Piekna 12
00-539 Warsaw
Poland

tel: +48/22 504-2112
fax: +48/22 504 2122
email: fbuwarsaw@state.gov

Where can I find more information on this program?

More information on social security's international programs can be found on the social security website:

<http://www.ssa.gov/international/index.html>

The actual totalization agreement is also available in both Polish and English, by following the below links:

http://www.ssa.gov/international/Agreement_Texts/Polski.html

http://www.ssa.gov/international/Agreement_Texts/Poland.html